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WOMEN'S ECONOMIC AGENDA 1995

A Strategy for Women's Economic Empowerment

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SPECIAL THANKS & ACKNOWLEDGMENTS

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The San Francisco Women's Economic Agenda

Purpose

It was the planning committee's vision that this Agenda be embraced by government, and the public and private sectors to insure that women are given the necessary priority when introducing legislation, planning programs and services. Government should use this document to insure that it supports and creates laws that directly or indirectly benefit women. Employers can use this document to create "family friendly" workplaces. Foundations will hopefully develop their funding plans around the recommendations given in this agenda. Finally, we hope that the women who read this document will take personal responsibility for insuring that through their own personal or organizational influence, all these recommendations are addressed. This document has been distributed to City and County department heads, local/state and federal elected officials, private and public foundations and targeted employers, women's organizations, as well as everyone else identified by the participants. If you need additional copies, please contact the Commission office 25 Van Ness Ave., Rm. 130, San Francisco, CA 94102 or call at 415/252-2570.

Introduction

On October 21, 1995, the San Francisco Commission on the Status of Women convened 150 women for the first Women's Economic Agenda Summit with the idea of creating an agenda for women in San Francisco. The audience included a diverse group of women who either work or live in San Francisco and who are concerned about issues affecting women.

The preparation of this summit took over six months. The planning committee discussed its potential direction and eventual outcome. After discussing a variety of social issues faced by women the group arrived at the central theme for the summit - economics. The committee decided that, regardless of the issue, economics was the central most important factor contributing to the present status of women. After researching other similar conferences around the country, the planning committee arrived at a program for the summit which specifically addressed the areas of ***business development, employment development and leadership development.*** Business and employment development are essential to women's economic independence and leadership development is key to gaining access and insuring that women's needs are met throughout society.

EMPLOYMENT DEVELOPMENT

Facilitators
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Introduction

The U.S. Department of Labor Women's Bureau released the findings of the "Working Women's Count" survey in 1994. To many's surprise, it found that women do enjoy working outside of their home. However, it was found that the women see a number of barriers on the path towards equal opportunity in the job market. Additionally, the U.S. Department of Commerce Economics and Statistics Bureau of the Census reports, women out number men and have almost achieved parity in educational attainment but not earning equality.

FACTS ON WOMEN AND EMPLOYMENT

- 97% of senior managers of Fortune 1000 industrial and Fortune 500 companies are white; 95% to 97% are male. In fortune 2000 industrial companies, 5% of senior managers are women-and of that 5%, virtually all are white.

- In 1992 working women's median hourly earnings are 79.4 percent of mens; for

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full-time wage and salary workers, women's median weekly earnings were 75.4 percent of men's; and media annual earnings for women were 70.6 percent of men's annual earnings.

- Forty-three percent of women who work part-time and 34% of women over 55 years old lack health insurance. These percentages far exceed the 18% of the population who lacks health insurance.

- In 1960, 35.5% of women were in the U.S. Labor force, while in 1993 it had grown to 54.1%. *(Statistical Source: Working Women Count! A Report to The Nation, Women's Bureau U.S. Department of Labor; U.S. Department of Commerce Economics and Statistics Administration Bureau of the Census; A Fact-Finding Report on the Federal Glass Ceiling Commission, Washington, D.C.)*

Summit Summary and Recommendations

The participants of the *Women's Economic Summit Employment Development* session, similar to the national survey, identified a host of issues that need to be addressed to insure that women have equal opportunity, at entry level and upper management jobs, and create economic independence.

The conversation yielded concerns over old familiar battles: the glass ceiling, sexual harassment, and the "sole woman and woman of color tokenization syndrome." Further, an intense discussion ensued regarding the current attack on Affirmative Action, *(California Civil Rights Initiative, CCRI)* and the adverse effects that the repealing of this law will have on women's access to employment. In addition, the participants identified a myriad of issues which would create a "Woman Friendly" environment within the employment arena: child care, wage equity, creation of employment opportunities, training, as well as mentoring and training women and girls, to name a few.

EDUCATION AND TRAINING

- Create and expand employment counseling and "on the job training" opportunities for girls.

- Schools should develop curriculum in money management.

- Work with corporations to offer experience and mentoring opportunities.

- Programs to target marginalized populations (i.e. poor, of color etc.)
- Support after-school programs, such as the YWCA Mission Girls Program.
- Work with schools to bring together expectations and role modeling.

CORPORATIONS

- Seek technical assistance to transition to"woman positive" work environments.
- Hire from temporary employment agencies, as they represent employment experience opportunities for women.
- Partner banks with schools to develop programs that teach money issues to young women.

FOUNDATIONS

- Fund programs that offer women and girls economic independence.

GOVERNMENT

- Increase the awareness of the laws/guidelines and educate women on sexual harassment laws as set forth in the San Francisco City and County Administrative Code, 16.9-25, Chapter 6 of the California Fair Employment and Housing Act, and Title VII of the Civil Rights act of 1964, as amended and support complainant safe policy development.
- Promote legislation that insures economic equity for women.
- Support all lobbying efforts opposing the California Civil Rights Initiative (CCRI).

MARKETING

- Support images that value women's work
- Promote women as consumers

LEADERSHIP ACTION

- To coordinate/develop a woman's support system/strategies to combat the historical impediments to the economic advancement of women (i.e., the glass ceiling).

- Make a commitment to young women, through the school system, youth's councils and other organizations.

- Women must organize, coordinate efforts, educate others, register to vote, and speak-out against the California Civil Rights Initiative **now** to insure the preservation of Affirmative Action. Get young women and other "unlikely" allies (i.e., corporations) to join.

- Educate other women on the stereotypes associated with the California Civil Rights Initiative (i.e., only for people of color) that tend to further divide women's communities.

- Create a "Woman-Friendly Corporation Guide" for distribution that annually lists the City's best employers for women. Based on guidelines to include companies that institute policies that reflect women employed in upper management, have salaries commensurate with that of their male counterparts, as well as having proactive policies that relate to sexual harassment, the glass ceiling, family leave, and child care. Issue "*Making the Grade*" report cards to corporations adhering to/adopting woman friendly guidelines.

- Women to practice "Femtoring" by mentoring other women in the workplace

- Women to support the appointment of women to decision making positions and to continue supporting as women achieve power.

- Create "On the Job Training" for girls.

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Introduction

Current growth rates of women-owned businesses are higher than that of the overall economy and are making major contributions to the nation's economic health and competitiveness, according to a recent survey done by Dunn and Bradstreet Information Services in collaboration with the National Foundation for Women Business Owners. The surge in women's business ownership is an irreversible force and represents key economic growth for the United States. It is estimated that by the year 2000 women will own at least half of the nation's 30 million businesses.

While this trend creates greater economic freedom for women, there continue to be obstacles which women entrepreneurs must face. Despite the evidence that women-owned businesses are secure and solid investments, access to capital remains difficult.

FACTS ON WOMEN-OWNED BUSINESSES

- Women-owned businesses employ 35% more workers in the United States than the Fortune 500 companies do worldwide. The National Foundation for Women Business Owners and Dunn and Bradstreet estimate that there are 7.7 million women-owned businesses in the United States, providing jobs for 15.5 million people and generating nearly 1.4 trillion dollars in sales.

- Women-owned businesses are more likely to have remained in business in the past three years than the average U.S. firm. Nearly three quarters (72%) of the women-owned firms in existence were still in business in 1994, compared to only two thirds (67%) of all businesses in the U.S.

- Women-owned businesses are generally as financially sound and as creditworthy as all U.S. firms. For example, the Dunn and Bradstreet Financial Stress Score shows that about the same percent of women-owned firms and all firms have the same low risk of failure. (*Statistical Source: "Woman-Owned Buisnesses:Breaking the Boundaries," Dunn and Bradstreet Information Services Report in collaboration with the National Foundation for Women Business Owners, April 1995.)*

Areas targeted for growth include: continuing development of planning and management skills, access to capital, and creation of helpful government regulations, such as fair tax structures and access to low-cost loans. Changes such as these, in conjunction with coordinated efforts to build support systems, mentoring programs, and leadership development for women entrepreneurs, are necessary for the continued growth and success of women-owned businesses.

Summit Summary and Recommendations

Participants of the Women's Economic Agenda Summit Business Development sessions created an agenda to address the challenges faced by women entrepreneurs participants sessions believe that women have a series of internal and external challenges to address in order to successfully start and continue to grow and develop their own businesses. The internal challenges include the development of planning and management skills as well as having the capital to insure the business survives. In addition, the participants felt that an external structure that supports women owned business was essential, including personal support systems, helpful governmental regulations,including fair tax structures, and most important again, access to capital (including low-cost loans).

In addition to the above technical suggestions, the participants were well aware of the roles women must play in their communities, such as, taking leadership in the political process, seeking support through women's organizations, being mentored and mentoring other women and girls. The participants believed that women must be proactive at creating a society that values women-owned business. To this end, the women's community as a whole must develop a plan of action that includes a series of strategies that will address specific areas for women in business. It was recommended to build on already existing initiatives and programs that are working to improve the conditions of women in business, as well as for future business owners.

The following are the findings of the San Francisco Summit:

ACCESS TO CAPITAL

- Banks must create women's directed capital.
- Banks and any other lending institution must develop tracks to address the needs of women-owned businesses including start ups, as well as, on-going "proven" businesses.
- Women must come together at a grassroots level to pull money together and invest in women owned businesses.

EDUCATION AND TRAINING

- Schools and community economic development programs to establish educational programs that will teach women and girls business related skills. While understanding different levels of need (no experience vs. extensive experience) the curriculum should include subjects such as: business as an option, potential failures, valuing life experience as education, self-esteem, money management, the role of technology, access to capital, working with banks, insurance, bonding, etc.
- Schools and related organizations (i.e., School Volunteers) to work with women's organizations to insure women business owners as role models in the classroom to inspire and prevent drop-outs.
- Schools to insure the implementation of title IX.
- Schools to develop relationship with existing mentoring and business related programs such as the Bay Area Network of Latinas mentorship program and An Income Of Her Own.

FOUNDATIONS

- Foundation grants to focus on funding women and girls needs, especially around the development of businesses.
- Fund programs that meet title IX requirements.

GOVERNMENT

- Local governments to set aside funds for women owned business, as well as to develop a partnership with banks to support the same.
- Elected officials to insure the preservation of governmental agencies and programs addressing women's concerns such as the Women's Bureau, the Small Business Administration, and the Advocate's office to insure that women's voices are heard.
- Insure the preservation of Affirmative Action contracting programs that assist women owned businesses
- Insure implementation of the White House Conference on Small Business' recommendations affecting women owned businesses.
- Appoint more women to legislative bodies of influence, especially to organizations and bodies that offer contracting opportunities.
- Explore entrepreneurial programs through HUD.
- Explore child care models that work in other countries to provide women for flextime programs. Provide incentives to businesses that provide child care programs.

MARKETING

- Make a personal commitment and encourage others, especially the media, to promote a more "real" image of women, including the elimination of the "superwoman" stereotypes.
- Support women-owned businesses
- Establish a "report tracking system" for businesses that support women-owned businesses through their advertising and lending efforts.
- Use cable access channels to promote women's issues.
- Develop and promote "family-friendly" companies (large and small). Promote the benefits to the bottom line.

- Develop and support regular columns and feature programs in the media.

- Encourage the development of promotional programs that value women as consumers, and at the same time promote women owned businesses.

LEADERSHIP ACTION

- Create a information sharing system through On-line services, with the emphasis to share information from major sources such as the Library. Explore the creation of a central information source such as the one at the Commission on the Status of Women.

- Develop a central talent bank of names with resumes for matching positions (at all levels). Advertise the existence of this bank to alert government, private and public sector of women and girls who can serve on boards, as volunteers and as mentors.

- Women must be represented on all decision making bodies, including legislative boards and commissions, private and corporate foundation boards, business associations and corporate boards. Every entity to develop a "formula for success" and a report card to insure that we all understand how many and by when.

- Provide mentorship and role model opportunities to other women and young girls, especially those with specific needs (ie. women of color).

- Develop conferences and other role modeling opportunities (i.e. videos) for women and girls. Develop programs around important women's events, such as Women's History Month.

- Women to provide support to other women who want to serve on boards and commissions.

- Women should hire other women

- Encourage men to be a part of the solution.

- Develop a network of like-organizations, as well as all women's organizations, such as NAWBO's Northern California Women's Alliance. Every existing organization to make an effort to connect and be informed on other organizations for the purpose of information sharing, support, political and legislative lobbying.

- Communicate with governmental organizations elected officials to endorse/oppose legislation or governmental actions, such as Affirmative Action, that will affect women owned businesses.

- Develop a conference modeled after Women's Opportunity Week (WOW) to create awareness for women's needs and bring together a host of organizations to address the same.

LEADERSHIP DEVELOPMENT

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Introduction

It is essential to promote the political involvement of women in the governing process to ensure the economic advancement and survival of all women. From the U.S. Senate to the local school board members these elected officials wield the influence to change the current structure. With women being grossly under represented in all power positions there must be a shift in national consciousness to achieve equality. Women continue to climb the political ladder, but we haven't yet reached the top - or even the mid way point.

FACTS ON WOMEN IN LEADERSHIP

- **1994**
  Voters in California sent six out of seven women incumbents back to the House of Representatives and elected two new women.

- Of the 52 members' delegations to the House of Representatives, 8 are women, an increase of one from the previous session.

- **1995**
  One woman was serving as Governor, down from a high of four in 1994

  Nineteen were serving as Lt. Governors, surpassing the previous record of 11.

- 1,535 or 20% of the 7,424 state legislators in the United States are women, including the 17% of state Senate seats and 22% of state house seats. (*Statistical Source: California Elected Women's Association for Education and Research. CEWAER*)

Summit Summary and Recommendations

Understanding the need for political parity in achieving economic equality, the participants also acknowledged the need for leadership development; the importance of expanding the definition leaders to include women of excellence beyond elected/appointed officials. The participants also stressed the importance of women valuing their development of non-traditional leadership skills.

In conclusion, leadership development and political parity are symbiotic to achieving the desired economic equality. To this end, the following section will offer recommendations to reach this goal.

PROGRAM DEVELOPMENT

- Develop leadership programs where women are available as role models in schools. Make a commitment to girls and help them to "unlearn" stereotypes.

- Create leadership development opportunities for under represented communities, including those facing economic and/or language issues.

- Develop leadership programs that feature women's history and role models, emphasizing skills that include integrity of character, authenticity, strong knowledge, high energy, warmth, decisiveness, and accessibility.

- A data base of qualified women to recommend to leadership positions. Develop a central talent bank of names with resumes for matching positions (at all levels).

- Women must be represented on all decision making bodies, including legislative boards and commissions, private and corporate foundation boards, business associations and corporate boards.

- Develop a report card on elected officials, especially women. Hold them accountable by insuring that their agenda/platform is proactive, visionary, and inclusive of needs of the women community.

- Provide mentorship opportunities to other women and young girls and help them recognize their own leadership skills, especially women and girls not usually represented (i.e., women of color).

- Make a commitment to young women, through the school system, youth councils and other organizations.

- Women to support the appointment of women to decision making positions and to continue supporting as women achieve power.

- Create a "Junior COSW." Groom the next generation.

- Practice continue dialogue with individuals and organizations for support and information sharing.

- Women to support a language that is inclusive of/to the host of women that comprise the women's community and to advocate a "level playing field" for ***all*** women.

APPENDIX

Women's Economic Summit Participant List

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